

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Robert J Norris
Robbin D Norris
Debtors

Case No. 12-02619-MDF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: REshelman
Form ID: 3180W

Page 1 of 2
Total Noticed: 30

Date Rcvd: Jul 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2016.

db/jdb
4179786 +Robert J Norris, Robbin D Norris, 10 Helen Street, Shamokin Dam, PA 17876-9221
4098662 Bank of America, N.A., Bankruptcy Department, P.O. Box 660933, Dallas, TX 75266-0933
4406723 +CITIZENS BANK, PO BOX 42002, PROVIDENCE, RI 02940-2002
+Celine P DerKrikorian Esq., McCabe Weisberg & Conway PC, 123 South Broad Street Suite 1400,
Philadelphia, PA 19109-1060
4098667 +LYNNETTE NORRIS, 10 HELEN STREET, SHAMOKIN DAM, PA 17876-9221
4098668 +MC CREDIT UNION, PO BOX 329, DANVILLE, PA 17821-0329
4109965 +Midland Credit Management, Inc., 2365 Northside Drive Suite 300, San Diego, CA 92108-2709
4098669 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: PORTFOLIO RECOVERY ASSOCIATES, PO BOX 12903, NORFOLK, VA 23541)
4100239 +RHEAM LAW, P.C., 533 NORTH DERR DRIVE, LEWISBURG, PA 17837-1001
4098671 SUSQUEHANNA BANK, 1570 MANHEIM PIKE, PO BOX 3300, LANCASTER, PA 17604-3300
4182083 ++Susquehanna Bank, PO Box 639, Maugansville, MD 21767-0639
4098672 +WELTMAN, WEINBERG & REIS, 436 SEVENTH AVENUE, SUITE 1400 KOPPERS BUILDING,
PITTSBURGH, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4098656 EDI: AFNIRECOVERY.COM Jul 18 2016 19:18:00 AFNI, INC, 1310 MARTIN LUTHER KING DRIVE,
PO BOX 3517, BLOOMINGTON, IL 61702-3517
4098657 EDI: BANKAMER.COM Jul 18 2016 19:18:00 BANK OF AMERICA, CUSTOMER SERVICE, PO BOX 5170,
SIMI VALLEY, CA 93062-5170
4098658 +EDI: CAPITALONE.COM Jul 18 2016 19:18:00 CAPITAL ONE BANK, PO BOX 30285,
SALT LAKE CITY, UT 84130-0285
4098659 EDI: CHASE.COM Jul 18 2016 19:18:00 CHASE, PO BOX 15123, WILMINGTON, DE 19886-5123
4098660 EDI: CHASE.COM Jul 18 2016 19:18:00 CIRCUT CITY/CHASE, PO BOX 15123,
WILMINGTON, DE 19850-5123
4098661 +EDI: CITICORP.COM Jul 18 2016 19:18:00 CITIBANK, 100 CITIBANK DRIVE,
SAN ANTONIO, TX 78245-3202
4116560 EDI: CAPITALONE.COM Jul 18 2016 19:18:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4098663 EDI: DISCOVER.COM Jul 18 2016 19:18:00 DISCOVER BANK, 6500 NEW ALBANY ROAD,
NEW ALBANY, OH 43054
4102065 EDI: DISCOVER.COM Jul 18 2016 19:18:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4098664 +EDI: RMSC.COM Jul 18 2016 19:18:00 JCPENNY, PO BOX 690, COLUMBUS, OH 43216-0690
4098665 EDI: RMSC.COM Jul 18 2016 19:18:00 LOWES, PO BOX 981084, EL PASO, TX 79998-1084
4098666 +EDI: LTDFINANCIAL.COM Jul 18 2016 19:19:00 LTD FINANCIAL SERVICES,
7322 SOUTHWEST FREEWAY, SUITE 1600, HOUSTON, TX 77074-2134
4454188 E-mail/Text: camanagement@mtb.com Jul 18 2016 19:21:31 Lakeview Loan Servicing, LLC,
c/o M&T Bank, P.O. Box 840, Buffalo, New York 14240-0840, Lakeview Loan Servicing, LLC,
c/o M&T Bank
4454187 E-mail/Text: camanagement@mtb.com Jul 18 2016 19:21:31 Lakeview Loan Servicing, LLC,
c/o M&T Bank, P.O. Box 840, Buffalo, New York 14240-0840
4120560 EDI: PRA.COM Jul 18 2016 19:18:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
4098670 EDI: NAVIENTFKASMSERV.COM Jul 18 2016 19:18:00 SALLIEMAE, PO BOX 9635,
WILKES-BARRE, PA 18773-9635
4195390 EDI: NAVIENTFKASMDOE.COM Jul 18 2016 19:19:00 Sallie Mae Inc. on behalf of,
Department of Education, P.O. Box 740351, Atlanta, GA. 30374-0351
4098673 E-mail/Text: BKRMailOps@weltman.com Jul 18 2016 19:21:45 WELTMAN, WEINBERG & REIS CO, LPA,
175 SOUTH 3RD STREET, SUITE 900, COLUMBUS, OH 43215-5166

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2016 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Lakeview Loan Servicing, LLC ecfmail@mwc-law.com
Celine P DerKrikorian on behalf of Creditor Lakeview Loan Servicing, LLC ecfmail@mwc-law.com
Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Daniel J. Rheam on behalf of Joint Debtor Robbin D Norris court@rheamlaw.com
Daniel J. Rheam on behalf of Debtor Robert J Norris court@rheamlaw.com
Jill Manuel-Coughlin on behalf of Creditor Bank of America, N.A. jill@pkjllc.com,
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com
Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **Robert J Norris**

First Name Middle Name Last Name

Debtor 2 **Robbin D Norris**
(Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:12-bk-02619-MDF**

Social Security number or ITIN **xxx-xx-6707**
EIN ____-____-____

Social Security number or ITIN **xxx-xx-7677**
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert J Norris

Robbin D Norris

By the
court:

July 18, 2016

Honorable Mary D. France
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.